

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Bobbie N Williams
Alicia R Williams
Debtor(s)

Case No. 08 B 08118

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/03/2008.
- 2) The plan was confirmed on 06/02/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/17/2012, 12/18/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 05/16/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$60,968.49.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$146,110.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$146,110.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,020.08
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,020.08

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Express	Unsecured	800.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	5,000.00	4,825.60	4,825.60	3,359.47	0.00
Capital One	Unsecured	600.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,400.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,700.00	NA	NA	0.00	0.00
Chase	Unsecured	1,400.00	NA	NA	0.00	0.00
Cingular Wireless	Unsecured	350.00	NA	NA	0.00	0.00
CitiMortgage Inc	Secured	78,000.00	75,994.32	75,994.32	62,337.47	0.00
Citizens Bank	Secured	8,400.00	7,616.86	7,808.43	7,808.43	255.00
Citizens Bank	Unsecured	8,400.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Cross Country Bank	Unsecured	2,000.00	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	1,200.00	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	1,200.00	1,226.82	1,226.82	854.08	0.00
Discover Financial Services	Unsecured	800.00	608.04	608.04	423.30	0.00
East Bay Funding	Unsecured	550.00	432.56	432.56	301.14	0.00
East Bay Funding	Unsecured	NA	2,303.37	2,303.37	1,603.55	0.00
East Bay Funding	Unsecured	1,200.00	1,082.11	1,082.11	753.34	0.00
ECast Settlement Corp	Unsecured	1,600.00	1,663.02	1,663.02	1,157.75	0.00
ECast Settlement Corp	Unsecured	800.00	802.10	802.10	558.40	0.00
ECast Settlement Corp	Unsecured	4,000.00	4,102.36	4,102.36	2,855.97	0.00
ECast Settlement Corp	Unsecured	1,300.00	1,273.75	1,273.75	886.75	0.00
ECast Settlement Corp	Unsecured	450.00	357.68	357.68	249.01	0.00
Evergreen Medical Specialist	Unsecured	150.00	NA	NA	0.00	0.00
First Consumers National Bank	Unsecured	5,400.00	NA	NA	0.00	0.00
Home Depot	Unsecured	400.00	NA	NA	0.00	0.00
Household Bank FSB	Unsecured	350.00	NA	NA	0.00	0.00
HSBC	Unsecured	400.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	3,100.00	2,906.93	2,906.93	2,023.73	0.00
Jefferson Capital Systems LLC	Unsecured	1,000.00	1,719.06	1,719.06	1,196.77	0.00
Jefferson Capital Systems LLC	Unsecured	3,700.00	3,424.14	3,424.14	2,383.80	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Jefferson Capital Systems LLC	Unsecured	1,700.00	1,428.72	1,428.72	994.64	0.00
Jefferson Capital Systems LLC	Unsecured	4,800.00	4,696.03	4,696.03	3,269.26	0.00
Jefferson Capital Systems LLC	Unsecured	4,100.00	3,591.26	3,591.26	2,500.15	0.00
Jefferson Capital Systems LLC	Unsecured	NA	1,223.81	1,223.81	851.99	0.00
Jefferson Capital Systems LLC	Unsecured	2,500.00	2,320.23	2,320.23	1,615.29	0.00
Jefferson Capital Systems LLC	Unsecured	1,000.00	896.37	896.37	624.03	0.00
Jefferson Capital Systems LLC	Unsecured	900.00	849.00	849.00	591.05	0.00
Jefferson Capital Systems LLC	Unsecured	900.00	817.54	817.54	569.10	0.00
Jefferson Capital Systems LLC	Unsecured	700.00	942.41	942.41	656.09	0.00
Jefferson Capital Systems LLC	Unsecured	2,700.00	2,572.25	2,572.25	1,790.74	0.00
Jefferson Capital Systems LLC	Unsecured	1,700.00	1,611.05	1,611.05	1,121.58	0.00
Jefferson Capital Systems LLC	Unsecured	2,600.00	2,555.13	2,555.13	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	1,169.29	1,169.29	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	1,590.07	1,590.07	0.00	0.00
JP Morgan Chase Bank NA	Unsecured	NA	468.81	468.81	326.37	0.00
La Redoute	Unsecured	500.00	NA	NA	0.00	0.00
Marshall Field & Company	Unsecured	1,500.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	3,100.00	2,921.69	2,921.69	2,034.01	0.00
Midland Credit Management	Secured	3,600.00	3,600.00	3,600.00	3,600.00	150.46
Nordstrom	Unsecured	1,400.00	1,392.35	1,392.35	969.32	0.00
Pentagon Federal Credit Union	Unsecured	7,500.00	7,371.11	7,371.11	5,131.59	0.00
Portfolio Recovery Associates	Unsecured	8,200.00	8,037.73	8,037.73	5,595.68	0.00
Portfolio Recovery Associates	Unsecured	2,800.00	3,164.86	3,164.86	2,203.30	0.00
Portfolio Recovery Associates	Unsecured	NA	693.64	693.64	482.89	0.00
Portfolio Recovery Associates	Unsecured	NA	3,281.77	3,281.77	2,284.68	0.00
R A Rogers, Inc	Unsecured	4,900.00	5,926.89	5,926.89	4,126.16	0.00
Resurgence Financial LLC	Unsecured	7,500.00	9,553.35	9,553.35	6,650.81	0.00
Resurgent Capital Services	Unsecured	1,500.00	1,354.15	1,354.15	942.72	0.00
Sears Consumer Finance	Unsecured	700.00	NA	NA	0.00	0.00
Trace Ambulance	Unsecured	500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$75,994.32	\$62,337.47	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,408.43	\$11,408.43	\$405.46
TOTAL SECURED:	\$87,402.75	\$73,745.90	\$405.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$97,157.05	\$63,938.56	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,020.08</u>
Disbursements to Creditors	<u>\$138,089.92</u>

TOTAL DISBURSEMENTS : **\$146,110.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/03/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.